Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1.   (Currently amended) A method for processing a payment <u>having a variable payment term</u> from a financial account, comprising:

<u>on a computer,</u> receiving from a buyer having a financial account, an identification of a supplier's invoice including an invoiced amount and a <u>first</u> payment term ~~selected by the supplier~~;

<u>on a computer,</u> receiving<u>, from the buyer,</u> an approval to pay the supplier's invoice using the financial account <u>on a first date corresponding to the first payment term, wherein the first payment term has a corresponding first financing fee</u>; ~~and~~

<u>on a computer, receiving, from the seller, a request to receive payment on the invoice on a second date corresponding to a second payment term, wherein the second payment term is shorter than the first payment term;</u>

<u>on a computer, determining a second financing fee based on the second payment term, wherein the second financing fee is greater than the first financing fee;</u>

<u>on a computer,</u> providing, to the supplier, a payment <u>on the second date,</u> ~~in accordance with the selected payment term,~~ the payment ~~comprising an amount equal to the invoiced amount less (i) a flat transaction fee, (ii) a risk intermediate fee based on the invoiced amount, and (iii) a financing fee based on the selected payment term~~ <u>corresponding to the second financing fee; and</u>

<u>on a computer, charging the buyer the invoiced amount on the first date.</u>

2.   (Original) The method of claim 1, the financial account comprising a credit account.

3.   (Original) The method of claim 2, the credit account comprising a corporate purchasing account.

4.   (Currently amended) The method of claim 1, wherein the first and second payment ~~terms~~ term each comprise ~~comprises from~~ a period from at least three days to at most one month from a date of the approval of the invoice.

5.   (Currently amended) The method of claim 1, wherein the first payment term is ~~must be~~ one of three days from a date of the approval of the invoice[[;]], fifteen days from the date of the approval of the invoice[[;]], and thirty days from the date of the approval of the invoice.

6-7.   (Canceled).

8.   (Currently amended) The method of claim 1, ~~the risk intermediation fee comprising a percentage of the invoiced amount~~ wherein the payment comprises an amount equal to the invoiced amount less (i) a flat transaction fee, (ii) a risk intermediation fee based on the invoiced amount, and (iii) the second financing fee.

9.   (Currently amended) The method of claim 8, the ~~percentage~~ risk intermediation fee comprising ten basis points <u>of the invoiced amount</u>.

10.   (Canceled).

11.   (Currently amended) The method of claim 1, <u>wherein</u> the <u>first and second</u> financing ~~fee~~ <u>fees are percentages</u> ~~comprising a percentage~~ of the invoiced amount, ~~the percentage~~ <u>each percentage</u> based on the <u>corresponding</u> payment term.

12.   (Canceled).

13.   (Currently amended) The method of claim [[12]] <u>11</u>, ~~said~~ <u>each</u> percentage being between ~~from~~ eighty basis points ~~to~~ <u>and</u> zero basis points ~~based on the payment term~~.

14.   (Currently amended) The method of claim 11, ~~said~~ <u>each</u> percentage comprising one of: zero basis points for a thirty day payment term, forty basis points for a fifteen-day payment term, and eighty basis points for a three-day payment term.

15.   (Currently amended) The method of claim [[1]] <u>8</u>, the risk intermediation fee comprising a first percentage of the invoiced amount, the <u>second</u> financing fee comprising a second percentage of the invoiced amount, wherein the second percentage is greater than the first percentage.

Reply to Office Action of March 31, 2009

16-18. (Canceled).

19.   (Withdrawn) A method for processing a payment from a financial account, comprising:

receiving an approval to pay an invoiced amount to a supplier using a credit account of a buyer;

receiving an identification of a first payment due date selected by the supplier;

scheduling a payment to be provided to the supplier on the first payment due date;

calculating the payment based on the invoiced amount and the first payment due date;

receiving, prior to the first payment due date, a new payment due date from the supplier;

re-calculating the payment based on the invoiced amount and the new payment due date; and

scheduling the payment to be provided to the supplier on the new payment due date.

20.   (Withdrawn) A method for processing a payment from a financial account, comprising:

receiving an approval to pay an invoiced amount to a supplier from a credit account of a buyer;

receiving an identification of a first payment term for the invoiced amount, the payment term selected by the supplier;

calculating a first payment to be paid to the supplier at an end of the first payment term, the first payment comprising the invoiced amount less a flat transaction fee that is not based on the invoiced amount, a risk intermediation fee comprising a first percentage of the invoiced amount, and a financing fee comprising a second percentage of the invoiced amount, the second percentage greater than the first percentage and based on a length of the first payment term;

charging the invoiced amount to the financial account based on the approval;

receiving, from the supplier after the approval, a second payment term to replace the first payment term;

canceling the first payment; and

calculating a second payment to be paid to the supplier at an end of the second payment term, the second payment comprising the invoiced amount less the flat transaction fee, the risk intermediation fee, and a financing fee comprising a third percentage of the invoiced amount, the third percentage greater than the first percentage and based on a length of the second payment term.

21.   (Currently amended) A computer-program product comprising a computer readable storage medium having control logic stored therein for causing a computer to process a payment from a financial account, the control logic comprising:

first computer-readable program code to cause the computer to receive, from a buyer having a financial account, an identification of a supplier's invoice including an invoiced amount and a payment term selected by the supplier;

second computer-readable program code to cause the computer to receive, from the buyer, an approval to pay the supplier's invoice using the financial account on a first date corresponding to the first payment term, wherein the first payment term has a corresponding first financing fee; ~~and~~

third computer-readable program code to cause the computer to receive, from the seller, a request to receive payment on the invoice on a second date corresponding to a second payment term, wherein the second payment term is shorter than the first payment term;

fourth computer-readable program code to cause the computer to determine a second financing fee based on the second payment term wherein the second financing fee is greater than the first financing fee;

~~third~~ fifth computer-readable program code to cause the computer to provide, to the supplier, a payment on the second date, ~~in accordance with the selected payment term,~~ the payment ~~comprising an amount equal to the invoiced amount less (i) a flat transaction fee, (ii) a risk intermediate fee based on the invoiced amount, and (iii) a financing fee based on the selected payment term~~ corresponding to the second financing fee; and

sixth computer-readable program code to cause the computer to charge the buyer

the invoiced amount on the first date.

22.   (Previously presented) The computer-program product of claim 21, wherein the

financial account comprises a credit account.

23.   (Previously presented) The computer-program product of claim 22, wherein the

credit account comprises a corporate purchasing account.

24.   (Currently amended) The computer-program product of claim 21, wherein the

first and second payment ~~term~~ terms each ~~comprises from~~ comprises a period from at least three

days to at most one month from a date of the approval of the invoice.

25.   (Currently amended) The computer-program product of claim 21, wherein the

first payment term is ~~must be~~ one of three days from a date of the approval of the

invoice[[;]], fifteen days from the date of the approval of the invoice[[;]], and thirty days

from the date of the approval of the invoice.

26.   (Currently amended) The computer-program product of claim 21, ~~wherein the~~

~~risk intermediation fee comprises a percentage of the invoiced amount~~ wherein the

payment comprises an amount equal to the invoiced amount less (i) a flat transaction fee,

(ii) a risk intermediation fee based on the invoiced amount, and (iii) the second financing

fee.

27.   (Currently amended) The computer-program product of claim 26, wherein the ~~percentage~~ risk intermediation fee comprises ten basis points of the invoiced amount.

28.   (Currently amended) The computer-program product of claim 21, wherein the first and second financing ~~fee~~ fees are percentages ~~comprises a percentage~~ of the invoiced amount, ~~the percentage~~ each percentage based on the corresponding payment term.

29.   (Cancelled).

30.   (Currently amended) The computer-program product of claim 29, wherein each ~~the~~ percentage is between ~~from~~ eighty basis points ~~to~~ and zero basis points ~~based on the payment term~~.

31.   (Currently amended) The computer-program product of claim 28, wherein each ~~the~~ percentage comprises one of: zero basis points for a thirty day payment term, forty basis points for a fifteen-day payment term, and eighty basis points for a three-day payment term.

32.   (Currently amended) The computer-program product of claim 21, the risk intermediation fee comprising a first percentage of the invoiced amount, the <u>second</u> financing fee comprising a second percentage of the invoiced amount, wherein the second percentage is greater than the first percentage.

33-35. (Canceled).